way back machine

● Our Success Can Be Yours

Insure-Rite's automobile liability insurance verification program has proven effective and is successfully combating the problem of the uninsured motorist. Previous attempts at curtailing this problem have failed due largely to the systems employed. With error rates ranging from 35 to 60 percent, the only system available was like having no system at all. Insure-Rite offers a distinctive program that guarantees an error rate of less than 5 percent. The program not only offers the sponsoring state a turnkey operation, but adds an aggressive partner in the fight against the uninsured motorists.

● Letter from K.J. Nielsen, Jr. Records Bureau Chief at the Drivers License Division

● Insure-Rite's Assurance Policy

It is against the law in most states to operate a motor vehicle without automobile liability insurance. A law, that is enforced almost exclusively after the fact of an automobile accident. Utah is aggressively applying a state of the art program to enforce their mandatory insurance law. Insure-Rite's uninsured motorist identification program helped Utah realize the scope of the problem and provided the tools to actively enforce the law. Insure-Rite is dedicated to the elimination of the issue of the uninsured motorist, while maintaining the integrity of the insured motorist, insurance providers and state regulatory agencies. We are determined to drastically reduce the uninsured motorist. To this end, automobile insurance verification is our only business.

● What is Insure-Rite?

Insure-Rite is an automobile liability insurance verification company designed to identify uninsured motorists.

● Exactly what does that mean?

Insure-Rite gives state regulatory agencies the capability of electronically verifying, upon demand, compliance with state automobile liability insurance laws.

● How is this done?

Through legislative mandates, Insure-Rite compiles a database drawn from all insurance companies providing personal or commercial automobile coverage within the state. The database resides in the Insure-Rite Computer Center and is accessed via the state computer system.

● What makes the Insure-Rite program different from verification programs that have been previously attempted?

There are many distinctions, but foremost is Insure-Rite's unique data management program and the fact that Insure-Rite does OT rely inclusively on the insurance industry. Many attempts at verifying automobile insurance have been rooted in databases relying exclusively on vehicle identification numbers (VIN). Insure-Rite studies have discovered a 33% to 65% error factor with these programs. The Insure-Rite program is designed to incorporate various crosschecks and unique verification programs to drastically raise the accuracy of the database.

However, and perhaps most importantly, the Insure-Rite Program differs from the failed attempts of the past because Insure-Rite collects, compiles and purifies the database on a continual basis assuring a program with a margin of error as little as + or - 5%. This provides regulatory agencies the information needed to ensure public adherence to mandatory liability statutes without creating additional administrative burdens for the state or the insurance industry. Simply stated, this program allows the state to make the enforcement of mandatory automobile insurance a quick, accurate and uncomplicated process.

● Which state agencies access this verification information?

Two divisions benefit from this program:

1. Law Enforcement

Automatic access during routine traffic stops. Typically, the law enforcement officer makes a request to the state computer system for information regarding a certain vehicle or driver's license. When the request is received, Insure-Rite automatically sends, via the state computer system, the insurance verification information simultaneously with any other requested details to the officer.

2. Registration and Driver License Bureaus

Each Department may request exception reports. We supply these agencies with reports on vehicles currently operating without automobile insurance so they may act accordingly.

● Are there confidentiality issues involved with this program?

Yes. Through an elaborate security program, we can assure the insurance industry that its information is completely safe. Beyond actual checking to verify current insurance information by state law enforcement officers, no one outside the motor vehicle department has access to this information. The information always remains the exclusive property of the submitting insurance agency. The ONLY access to the Insure-Rite database is through the state computer systems and solely by the authorized state regulatory agency.

INSURE-RITE
Insurance Verification Services   Patent Pending
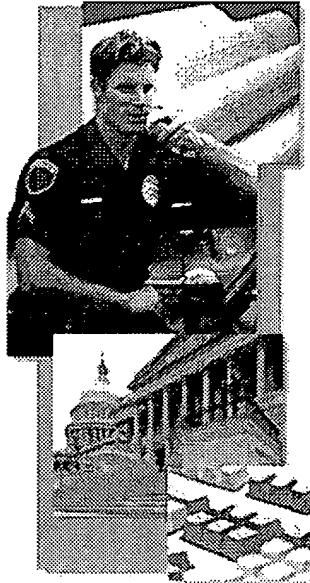
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INSURE-RITE SOLUTION

RESULTS

TESTIMONIALS

NEWS

INSURANCE PROCEDURES

LAW ENFORCEMENT PROCEDURES

FAQ

LINKS

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HOME

SUPPORTING LAW ENFORCEMENT

- **INSURE-RITE** is an insurance verification services company that was formed to provide assistance to states wishing to identify the number of uninsured motorists in their state.

- **Insure-Rite provides state regulatory agencies the capability of electronically verifying, upon demand, compliance with state automobile liability insurance laws.** This is done through a database drawn from all insurance companies providing personal or commercial automobile coverage within the state.

- We would like to welcome you to our web site. We hope that you find it informative and helpful. If you need further assistance please don't hesitate to call us at (801) 531-0731 or email us at info@insure-rite.com

NEW! Click Here to view a Self-Guided System Tour.

Current Internet Page

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INSURE-RITE

Insurance Verification Services   Patent Pending

INSURE-RITE SOLUTION AND SYSTEM OVERVIEW

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